



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [HILLTOP HOLDINGS, INC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [16,944,264](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HILLTOP HOLDINGS, INC](#)  
[6565 HILLCREST AVENUE](#)  
[UNIVERSITY PARK, TX 75205](#)

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## Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016													
Average assets (\$000) .....	16,288,712			14,018,651			13,503,596			12,949,492																
Net income (\$000) .....	447,836			225,291			121,441			132,544																
Number of BHCs in peer group .....	128			125			118			108																
<b>Earnings and Profitability:</b>																										
<b>Percent of Average Assets</b>																										
Net interest income (tax equivalent) .....	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53	3.28	2.92	71														
+ Non-interest income .....	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98	9.30	1.35	99														
- Overhead expense .....	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99	10.56	2.72	99														
- Provision for credit losses .....	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19	0.11	0.16	41														
+ Securities gains (losses) .....	0	0.02	37	-0.02	0.01	8	0	0	66	0	0.01	39														
+ Other tax equivalent adjustments .....	-0.01	0	3	-0.01	0	1	0.03	0	95	-0.02	0	1														
= Pretax net operating income (tax equivalent) .....	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21	1.88	1.43	83														
Net operating income .....	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17	1.02	0.89	64														
Net income .....	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18	1.02	0.90	63														
Net income (Subchapter S adjusted) .....		1.18			1.17			1.42			0.99															
<b>Percent of Average Earning Assets</b>																										
Interest income (tax equivalent) .....	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79	4.42	3.80	85														
Interest expense .....	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78	0.74	0.60	71														
Net interest income (tax equivalent) .....	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55	3.68	3.19	77														
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																										
Net loan and lease losses / Average loans and leases .....	0.21	0.27	53	0.06	0.21	29	0.12	0.22	42	0.07	0.24	24														
Earnings coverage of net loan and lease losses (X) .....	31.25	22.91	75	55.35	24.40	87	17.86	21.75	58	49.68	19.67	86														
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.94	1.58	75	0.83	0.83	50	0.86	0.90	45	0.99	0.98	52														
Allowance for loan and lease losses / Total loans and leases .....	1.42	1.55	44	0.64	0.81	35	0.71	0.89	32	0.78	0.96	35														
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.95	0.71	75	0.57	0.57	52	0.74	0.61	66	1.05	0.72	78														
30–89 days past due loans and leases / Total loans and leases .....	0.18	0.39	24	0.56	0.43	74	0.37	0.44	43	0.38	0.47	43														
<b>Liquidity and Funding</b>																										
Net noncore funding dependence .....	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36	15.28	17.03	48														
Net short-term noncore funding dependence .....	5.37	-4.76	83	14	3.38	82	8.35	4.66	57	9.38	4.83	57														
Net loans and leases / Total assets .....	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27	60.66	62.73	31														
<b>Capitalization</b>																										
Tier 1 leverage ratio .....	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94	12.94	9.53	94														
Holding company equity capital / Total assets .....	13.72	11.16	82	13.86	12.43	68	14.25	12.22	77	14.31	11.94	80														
Total equity capital (including minority interest) / Total assets .....	13.87	11.29	82	14.03	12.57	69	14.43	12.27	78	14.33	12.01	80														
Common equity tier 1 capital / Total risk-weighted assets .....	18.97	12.38	94	16.70	12.17	91	16.58	12.12	88	17.71	12.19	93														
Net loans and leases / Equity capital (X) .....	4.45	5.58	27	4.48	5.21	33	4.24	5.29	26	4.24	5.27	24														
Cash dividends / Net income .....	7.26	42.30	13	13.15	33.12	17	21.98	27.31	30	17.46	31.29	24														
Cash dividends / Net income (Subchapter S adjusted) .....		-0.65			-12.02			17.36			47.52															
<b>Growth Rates</b>																										
Assets .....	11.68	16.68	37	10.88	9.26	69	2.38	7	29	4.93	8.28	50														
Equity capital .....	10.50	6.99	73	7.88	10.49	52	1.96	7.89	30	2.22	10.18	25														
Net loans and leases .....	9.61	9.07	65	14.07	9.10	77	1.93	7.89	22	3.41	9.38	29														
Noncore funding .....	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12	-15.88	5.59	27														
<b>Parent Company Ratios</b>																										
Short-term debt / Equity capital .....	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36														
Long-term debt / Equity capital .....	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54	7.76	12.69	54														
Equity investment in subsidiaries / Equity capital .....	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9	95.75	102.10	17														
Cash from ops + noncash items + op expense / Op expense + dividends .....	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44	119.46	148.20	41														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	433,311	460,465	436,679	411,863		-5.90	11.18
Income from lease financing receivables.....	0	6	46	125		-100.00	-100.00
Fully taxable income on loans and leases.....	433,182	460,397	436,648	411,901		-5.91	10.98
Tax-exempt income on loans and leases.....	129	74	77	87		74.32	514.29
Estimated tax benefit on income on loans and leases.....	74	43	42	44		70.75	565.35
Income on loans and leases (tax equivalent).....	433,385	460,514	436,767	412,032		-5.89	11.02
Investment interest income (tax equivalent).....	32,308	37,556	31,142	26,672		-13.97	11.12
Interest on balances due from depository institutions.....	3,095	8,469	8,683	6,114		-63.45	107.58
Interest income on other earning assets.....	79,407	109,736	104,409	65,257		-27.64	51.75
Total interest income (tax equivalent) .....	548,195	616,275	581,001	510,075		-11.05	15.83
Interest on time deposits of \$250K or more .....	11,688	14,773	10,223	7,355		-20.88	
Interest on time deposits < \$250K.....	14,939	14,422	8,866	6,493		3.58	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	20,413	42,314	26,913	10,847		-51.76	358.51
Interest on other borrowings and trading liabilities.....	67,582	102,014	97,102	60,713		-33.75	47.78
Interest on subordinated debt and mandatory convertible securities .....	7,707	0	0	0			
Total interest expense.....	122,329	173,523	143,104	85,408		-29.50	99.70
Net interest income (tax equivalent).....	425,866	442,752	437,897	424,667		-3.81	3.36
Non-interest income.....	1,693,834	1,206,974	1,029,415	1,203,689		40.34	38.38
Adjusted operating income (tax equivalent) .....	2,119,700	1,649,726	1,467,312	1,628,356		28.49	29.56
Overhead expense.....	1,457,333	1,339,838	1,294,701	1,367,804		8.77	8.69
Provision for credit losses.....	96,491	7,206	5,088	14,271			658.88
Securities gains (losses) .....	238	-2,543	46	16			-94.59
Other tax equivalent adjustments .....	-1,687	-1,562	3,486	-3,011			
Pretax net operating income (tax equivalent).....	564,448	300,309	165,916	243,286		87.96	99.10
Applicable income taxes .....	133,071	67,332	35,050	110,142		97.63	87.65
Tax equivalent adjustments .....	96	0	5,139	0			
Applicable income taxes (tax equivalent).....	133,167	67,332	40,189	110,142		97.78	87.78
Minority interest .....	21,841	7,686	4,286	600		184.17	1259.96
Net income before discontinued operations, net of minority interest .....	409,440	225,291	121,441	132,544		81.74	94.07
Discontinued operations, net of applicable income taxes.....	38,396	0	0	0			
Net income attributable to holding company.....	447,836	225,291	121,441	132,544		98.78	112.27
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	469,677	232,977	125,727	133,144		101.60	120.94
Investment securities income (tax equivalent).....	32,308	37,556	31,142	26,672		-13.97	11.12
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,292	3,381	2,971	2,561		-61.79	-87.43
Mortgage-backed securities .....	26,191	27,293	20,409	14,158		-4.04	271.24
All other securities .....	4,825	6,882	7,762	9,953		-29.88	-58.90
Cash dividends declared.....	32,524	29,627	26,698	23,140		9.78	1654.26
Common .....	32,524	29,627	26,698	23,140		9.78	
Preferred.....	0	0	0	0			-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.37	3.27	57	4.40	4	77	4.30	3.87	78	3.94	3.47	81			
Less: Interest expense .....	0.75	0.48	80	1.24	0.98	73	1.06	0.79	76	0.66	0.55	68			
Equals: Net interest income (tax equivalent) .....	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53	3.28	2.92	71			
Plus: Non-interest income .....	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98	9.30	1.35	99			
Equals: adjusted operating income (tax equivalent) .....	13.01	4.04	99	11.77	4.41	98	10.87	4.46	98	12.57	4.33	98			
Less: Overhead expense .....	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99	10.56	2.72	99			
Less: Provision for credit losses .....	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19	0.11	0.16	41			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	93	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	36	-0.02	0.01	8	0	0	66	0	0.01	43			
Plus: other tax equivalent adjustments .....	-0.01	0	3	-0.01	0	1	0.03	0	95	-0.02	0	1			
Equals: Pretax net operating income (tax equivalent) .....	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21	1.88	1.43	83			
Less: Applicable income taxes (tax equivalent) .....	0.82	0.23	99	0.48	0.36	83	0.30	0.33	36	0.85	0.55	85			
Less: Minority interest .....	0.13	0	97	0.05	0	94	0.03	0	94	0	0	83			
Equals: Net operating income .....	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17	1.02	0.89	64			
Plus: Net extraordinary items .....	0.24	0	98	0	0	50	0	0	51	0	0	48			
Equals: Net income .....	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18	1.02	0.90	63			
Memo: Net income (last four quarters) .....	2.75	0.82	99	1.61	1.19	88	0.90	1.24	17	1.02	0.91	62			
Net income—BHC and noncontrolling (minority) interest .....	2.88	0.83	99	1.66	1.20	91	0.93	1.25	19	1.03	0.91	63			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.09	92.32	45	90.83	91.05	46	91.15	91.48	48	89.18	91.61	25			
Average interest-bearing funds / Average assets .....	54.75	64.06	14	54.56	65.57	12	52.82	65.56	9	53.11	65.75	9			
Interest income (tax equivalent) / Average earning assets .....	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79	4.42	3.80	85			
Interest expense / Average earning assets .....	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78	0.74	0.60	71			
Net interest income (tax equivalent) / Average earning assets .....	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55	3.68	3.19	77			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.37	4.27	62	5.36	5.09	74	5.41	4.95	78	5.34	4.52	85			
Interest-bearing bank balances .....	0.30	0.27	63	2.21	2.04	61	1.80	1.64	63	1.24	1.05	78			
Federal funds sold and reverse repos .....	0	0.68	12	0	2.44	9	0.01	2.17	5	0.66	1.41	15			
Trading assets .....	3.36	0.60	93	4.57	0.99	94	4	1.11	92	3.67	1.11	92			
Total earning assets .....	3.64	3.51	56	4.83	4.36	79	4.71	4.20	80	4.39	3.73	86			
Investment securities (tax equivalent) .....	2.11	2.25	35	2.67	2.76	45	2.54	2.68	40	2.44	2.47	47			
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.73	1.75	54	2.52	2.32	71	2.02	2.05	53	1.40	1.62	35			
Mortgage-backed securities .....	1.96	2.05	37	2.50	2.61	35	2.28	2.50	23	1.96	2.23	22			
All other securities .....	3.84	3.24	76	4.69	4.06	78	4.67	4.20	79	4.66	3.66	79			
Interest-bearing deposits .....	0.46	0.53	46	0.88	1.10	32	0.60	0.81	33	0.47	0.49	52			
Time deposits of \$250K or more .....	1.61	1.42	66	2.12	1.96	59	1.55	1.44	61						
Time deposits < \$250K .....	1.33	1.36	48	1.95	1.82	55	1.30	1.29	48						
Other domestic deposits .....	0.37	0.36	57	0.93	0.93	52	0.63	0.67	53						
Foreign deposits .....		0.42			1.19			0.97			0.51				
Federal funds purchased and repos .....	0.89	0.62	79	2.48	1.86	78	1.96	1.51	69	1.07	0.94	62			
Other borrowed funds and trading liabilities .....	0.52	1.50	10	0.94	2.38	5	0.95	2.28	4	0.74	1.77	6			
All interest-bearing funds .....	1.37	0.74	90	2.27	1.49	86	2.01	1.19	88	1.24	0.82	84			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	1,693,834	1,206,974	1,029,415	1,203,689											
Fiduciary activities income .....	9,804	10,255	9,807	7,485											
Service charges on deposit accounts - domestic .....	14,845	15,170	14,484	14,240											
Trading revenue.....	204,610	151,295	49,094	92,307											
Investment banking fees and commissions.....	274,047	241,529	241,055	266,384											
Insurance activities revenue.....	0	140,872	145,412	151,119											
Venture capital revenue.....	29	54	55	46											
Net servicing fees .....	168,983	24,652	42,612	33,034											
Net securitization income .....	0	0	0	0											
Net gains (losses) on sales of loans, OREO, other assets.....	1,005,883	610,375	511,785	597,763											
Other non-interest income.....	15,633	12,772	15,111	41,311											
Total overhead expenses .....	1,457,333	1,339,838	1,294,701	1,367,804											
Personnel expense.....	1,059,645	856,265	768,688	816,994											
Net occupancy expense.....	95,204	98,954	99,480	99,194											
Goodwill impairment losses .....	0	0	0	0											
Amortization expenses and impairment loss (other intangible assets).....	6,301	7,850	8,427	8,262											
Other operating expenses.....	296,183	376,769	418,106	443,354											
Fee income on mutual funds and annuities.....	15,466	24,515	12,709	13,132											
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0											
Number of equivalent employees .....	4,886	4,919	5,151	5,392											
Average personnel expense per employee.....	216.87	174.07	149.23	151.52											
Average assets per employee.....	3,333.75	2,849.90	2,621.55	2,401.61											
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.91	2.02	40	2.03	2.72	47	1.23	3.08	36	1.09	2.85	33			
Overhead expenses / Net Interest Income + non-interest income .....	68.81	62.28	78	81.29	61.29	92	88.34	60.88	96	84.15	63.61	92			
<b>Percent of Average Assets</b>															
Total overhead expense .....	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99	10.56	2.72	99			
Personnel expense.....	6.51	1.30	99	6.11	1.41	99	5.69	1.44	99	6.31	1.42	99			
Net occupancy expense.....	0.58	0.26	98	0.71	0.28	98	0.74	0.28	98	0.77	0.29	99			
Other operating expenses.....	1.86	0.94	87	2.74	0.97	97	3.16	0.97	99	3.49	1	99			
Overhead less non-interest income .....	-1.45	1.25	0	0.95	1.32	25	1.96	1.38	88	1.27	1.34	40			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	68.75	61.82	79	81.22	60.64	92	88.24	60.37	96	84	62.73	92			
Personnel expense.....	49.99	32.36	98	51.90	32.39	98	52.39	32.51	98	50.17	32.93	95			
Net occupancy expense.....	4.49	6.58	17	6	6.52	40	6.78	6.48	57	6.09	6.70	37			
Other operating expenses.....	14.27	22.28	10	23.31	21.20	74	29.07	20.90	90	27.73	22.41	83			
Total non-interest income .....	79.91	28.83	94	73.16	29.23	92	70.16	28.50	92	73.92	31.08	93			
Fiduciary activities income .....	0.46	2.09	34	0.62	1.97	39	0.67	2.14	38	0.46	2.38	36			
Service charges on domestic deposit accounts .....	0.70	3.27	10	0.92	3.88	16	0.99	4.15	14	0.87	4.28	13			
Trading revenue.....	9.65	1.28	93	9.17	1.18	93	3.35	0.85	89	5.67	0.90	92			
Investment banking fees and commissions.....	12.93	2.46	91	14.64	3.54	89	16.43	3.42	91	16.36	3.62	90			
Insurance activities revenue.....	0	0.41	11	8.54	0.47	96	9.91	0.47	96	9.28	0.55	96			
Venture capital revenue.....	0	0.01	86	0	0.02	84	0	0.02	83	0	0.01	82			
Net servicing fees .....	7.97	0.01	99	1.49	0.28	92	2.90	0.65	92	2.03	0.60	88			
Net securitization income .....	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets .....	47.45	3.92	99	37	1.86	99	34.88	1.61	99	36.71	1.67	99			
Other non-interest income.....	0.74	9.65	1	0.77	10.04	0	1.03	9.86	0	2.54	10.77	4			
Overhead less non-interest income .....	-11.16	31.93	4	8.05	31.06	10	18.08	31.46	16	10.08	31.19	8			
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.58	18.63	84	22.42	20.56	64	21.13	19.04	68	45.27	32.99	78			
Applicable income tax + TE / Pretax net operating income + TE .....	23.59	21.18	69	22.42	23.23	40	24.22	21.56	74	45.27	37.95	73			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans .....	7,381,079	6,838,467	5,945,538	5,870,560			7.93	49.92
Commercial and industrial loans .....	1,465,086	1,119,660	1,202,301	1,070,889			30.85	37.43
Loans to individuals .....	28,679	40,034	40,232	33,102			-28.36	-24.69
Loans to depository institutions and acceptances of other banks .....	0	0	0	0				
Agricultural loans .....	24,490	29,988	46,002	42,235			-18.33	-60.50
Other loans and leases .....	1,582,193	1,459,612	1,089,631	1,154,369			8.40	51.46
Less: Unearned income .....	0	0	0	0				
Loans and leases, net of unearned income .....	10,481,527	9,487,761	8,323,704	8,171,155			10.47	46.92
Less: Allowance for loan and lease losses .....	149,044	61,136	59,486	63,686			143.79	217.47
Net loans and leases .....	10,332,483	9,426,625	8,264,218	8,107,469			9.61	45.79
Debt securities that reprice or mature in over 1 year .....	1,512,349	1,294,772	1,073,662	881,931			16.80	66.41
Mutual funds and equity securities .....	140	20,007	19,679	21,241			-99.30	-99.20
Subtotal .....	11,844,972	10,741,404	9,357,559	9,010,641			10.27	47.81
Interest-bearing bank balances .....	1,112,974	426,785	606,157	485,145			160.78	85.17
Federal funds sold and reverse repos .....	80,705	59,425	62,011	186,942			35.81	-34.42
Debt securities that reprice or mature within 1 year .....	261,800	89,946	153,008	218,237			191.06	229.67
Trading assets .....	792,614	711,966	745,466	730,685			11.33	270.13
Total earning assets .....	14,093,065	12,029,526	10,924,201	10,631,650			17.15	56.05
Non-interest-bearing cash and due from depository institutions .....	239,943	215,610	171,909	188,410			11.29	14.47
Premises, fixed assets, and leases .....	310,698	346,129	247,349	164,953			-10.24	81.43
Other real estate owned .....	21,289	18,202	27,578	40,627			16.96	-78.60
Investment in unconsolidated subsidiaries .....	21,710	22,136	17,121	14,550			-1.92	53.53
Intangible and other assets .....	2,257,559	2,540,845	2,295,414	2,325,596			-11.15	-3.58
Total assets .....	16,944,264	15,172,448	13,683,572	13,365,786			11.68	42.78
Quarterly average assets .....	16,968,000	14,658,902	13,730,920	13,323,684			15.75	38.09
Average loans and leases (YTD) .....	9,922,439	8,584,837	8,071,365	7,715,747			15.58	51.51
<b>Memoranda</b>								
Loans held-for-sale .....	2,788,386	2,106,361	1,393,246	1,715,357			32.38	81.81
Loans not held-for-sale .....	7,693,141	7,381,400	6,930,458	6,455,798			4.22	37.37
Real estate loans secured by 1–4 family .....	3,372,637	2,817,162	1,989,862	2,283,312			19.72	54.19
Commercial real estate loans .....	3,935,082	3,957,768	3,899,456	3,515,668			-0.57	45.96
Construction and land development .....	874,539	1,020,783	1,015,556	964,320			-14.33	18.86
Multifamily .....	232,374	322,595	367,982	351,932			-27.97	-23.24
Nonfarm nonresidential .....	2,828,169	2,614,390	2,515,918	2,199,416			8.18	70.63
Real estate loans secured by farmland .....	73,360	63,537	56,220	71,580			15.46	83.46
Total investment securities .....	1,774,289	1,404,725	1,246,349	1,121,409			26.31	76.42
U.S. Treasury securities .....	0	10,057	21,441	24,669			-100.00	-100.00
US agency securities (excluding mortgage-backed securities) .....	82,806	109,595	124,629	135,655			-24.44	-77.38
Municipal securities .....	117,987	110,254	102,611	120,411			7.01	-19.35
Mortgage-backed securities .....	1,573,356	1,108,006	924,687	750,771			42.00	410.45
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	0	46,806	53,302	68,662			-100.00	-100.00
Mutual funds and equity securities .....	140	20,007	19,679	21,241			-99.30	-99.20
Available-for-sale securities .....	1,462,205	998,392	875,658	765,560			46.46	117.04
U.S. Treasury securities .....	0	10,057	11,538	24,669			-100.00	-100.00
US agency securities (excluding mortgage-backed securities) .....	82,806	85,575	85,611	96,640			-3.24	-72.08
Municipal securities .....	47,342	41,242	51,962	65,008			14.79	-60.12
Mortgage-backed securities .....	1,332,057	814,712	673,245	489,340			63.50	1255.19
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	0	46,806	53,302	68,662			-100.00	-100.00
Mutual funds and equity securities .....	0	0	0	21,241			-100.00	
Held-to-maturity securities appreciation (depreciation) .....	14,727	2,604	-9,888	-5,910			465.55	
Available-for-sale securities appreciation (depreciation) .....	26,286	14,181	-11,141	-2,386			85.36	609.86
Structured notes, fair value .....	0	0	14,412	14,556			-100.00	
Pledged securities .....	723,133	587,967	613,518	739,724			22.99	-7.28

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	425,178	627,853	567,918	2,411,849		-32.28	-80.98
NOW, ATS and transaction accounts .....	1,190,627	684,199	708,981	1,614,523		74.02	-18.33
Time deposits less brokered deposits) < \$250K.....	346,553	759,949	664,186	557,323		-54.40	
MMDA and other savings accounts .....	7,795,795	6,184,310	5,950,973	2,542,991		26.06	308.68
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits .....	9,758,153	8,256,311	7,892,058	7,126,686		18.19	66.51
Time deposits of \$250K or more .....	763,156	740,426	639,098	664,311		3.07	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos.....	418,181	693,750	676,807	640,924		-39.72	51.15
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	319,361	815,068	437,373	590,298		-60.82	-52.49
Other borrowings w/remaining maturity over 1 year .....	273,737	332,858	186,510	190,831		-17.76	11.88
Brokered deposits < \$250K .....	721,010	35,477	5,000	187,122		1932.33	
Noncore funding .....	2,495,445	2,617,579	1,944,788	2,273,486		-4.67	9.16
Trading liabilities .....	125,848	50,218	81,667	232,821		150.60	-3.23
Subordinated notes and debentures + trust preferred securities.....	263,827	67,012	67,012	67,012		293.70	293.70
Other liabilities .....	1,950,344	2,052,532	1,724,154	1,750,974		-4.98	9.23
Total liabilities .....	14,593,617	13,043,652	11,709,679	11,450,979		11.88	44.08
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	822	906	936	960		-9.27	-16.89
Common surplus.....	1,317,929	1,445,233	1,489,816	1,526,369		-8.81	-16.44
Retained earnings.....	986,792	644,860	466,737	384,545		53.02	534.69
Accumulated other comprehensive income .....	17,763	11,419	-8,627	-394		55.56	575.66
Other equity capital components .....	633	621	608	601		1.93	7.11
Total holding company equity capital.....	2,323,939	2,103,039	1,949,470	1,912,081		10.50	33.79
Noncontrolling (minority) interest in subsidiaries .....	26,708	25,757	24,423	2,726		3.69	2180.79
Total equity capital, including minority interest .....	2,350,647	2,128,796	1,973,893	1,914,807		10.42	35.24
Total liabilities and capital .....	16,944,264	15,172,448	13,683,572	13,365,786		11.68	42.78
<b>Memoranda</b>							
Non-interest-bearing deposits.....	3,612,384	2,769,556	2,560,750	2,411,849		30.43	61.60
Interest-bearing deposits.....	7,629,935	6,262,658	5,975,406	5,566,270		21.83	61.75
Total deposits .....	11,242,319	9,032,214	8,536,156	7,978,119		24.47	61.70
Long-term debt that reprices within 1 year .....	67,012	27,500	27,500	28,500		143.68	22.96
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,103,039	1,949,470	1,912,081	1,870,509			
Accounting restatements .....	-5,691	1,393	0	0			
Net income .....	447,836	225,291	121,441	132,544			
Net sale of new perpetual preferred stock .....	0	0	0	0			
Net sale of new common stock .....	-193,989	-61,569	-49,882	-64,147			
Sale of treasury stock .....	0	0	0	0			
Less: Purchase of treasury stock .....	0	0	0	0			
Changes incident to business combinations .....	0	0	0	0			
Less: Dividends declared .....	32,524	29,627	26,698	23,140			
Change in other comprehensive income .....	6,344	20,046	-5,632	-879			
Changes in debit to ESOP liability .....	0	0	0	0			
Other adjustments to equity capital .....	-1,076	-1,965	-1,840	-2,806			
Holding company equity capital, ending balance .....	2,323,939	2,103,039	1,949,470	1,912,081			

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	43.56	36.22	62	45.07	37.78	61	43.45	37.19	54	43.92	35.54	62			
Commercial and industrial loans .....	8.65	13.52	24	7.38	12.02	26	8.79	12.85	31	8.01	12.62	29			
Loans to individuals .....	0.17	3.40	14	0.26	4.20	17	0.29	4.31	17	0.25	4.47	18			
Loans to depository institutions and acceptances of other banks .....	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0.14	0.19	67	0.20	0.24	71	0.34	0.30	75	0.32	0.21	75			
Other loans and leases.....	9.34	4.63	82	9.62	5.01	84	7.96	5	74	8.64	5.10	78			
Net loans and leases.....	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27	60.66	62.73	31			
Debt securities over 1 year.....	8.93	15.55	20	8.53	14.60	16	7.85	14.63	16	6.60	14.83	15			
Mutual funds and equity securities .....	0	0.05	31	0.13	0.06	79	0.14	0.06	79	0.16	0.06	79			
Subtotal .....	69.91	78.16	17	70.80	79.65	19	68.39	79.97	15	67.42	79.31	17			
Interest-bearing bank balances .....	6.57	7.51	45	2.81	3.06	57	4.43	3.04	75	3.63	3.46	61			
Federal funds sold and reverse repos.....	0.48	0.82	79	0.39	1.57	73	0.45	1.66	74	1.40	1.81	79			
Debt securities 1 year or less .....	1.55	1.68	59	0.59	1.91	31	1.12	1.96	45	1.63	1.86	59			
Trading assets .....	4.68	1.01	89	4.69	1.19	85	5.45	1.33	86	5.47	1.34	87			
Total earning assets.....	83.17	91.05	3	79.29	89.53	4	79.83	89.74	3	79.54	89.84	3			
Non-interest cash and due from depository institutions.....	1.42	1.07	80	1.42	1.14	73	1.26	1.21	55	1.41	1.22	66			
Other real estate owned.....	0.13	0.02	96	0.12	0.03	93	0.20	0.04	94	0.30	0.05	96			
All other assets.....	15.41	7.82	95	19.29	9.27	95	18.91	8.98	96	19.05	8.86	96			
<b>Memoranda</b>															
Short-term investments .....	8.59	11.17	46	3.80	7.63	44	6	7.80	60	6.66	8.69	59			
U.S. Treasury securities.....	0	0.84	17	0.07	1.03	42	0.16	1.04	48	0.18	1.02	48			
US agency securities (excluding mortgage-backed securities) .....	0.49	0.63	58	0.72	0.54	67	0.91	0.69	71	1.01	0.75	69			
Municipal securities .....	0.70	1.69	46	0.73	1.34	50	0.75	1.62	45	0.90	1.60	48			
Mortgage-backed securities .....	9.29	11.75	41	7.30	11.44	25	6.76	11.13	22	5.62	11.06	22			
Asset-backed securities .....	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities .....	0	0.42	10	0.31	0.39	62	0.39	0.41	66	0.51	0.38	72			
Loans held-for-sale.....	16.46	0.52	98	13.88	0.39	98	10.18	0.30	98	12.83	0.33	98			
Loans held for investment .....	45.40	61.72	13	48.65	63.50	16	50.65	63.93	17	48.30	62.63	19			
Real estate loans secured by 1–4 family .....	19.90	11.91	86	18.57	13.29	71	14.54	13.46	53	17.08	13.44	61			
Revolving .....	0.02	1.66	12	0.03	2.07	13	0.05	2.27	13	0.03	2.40	12			
Closed-end, secured by first liens .....	19.85	9.81	89	18.50	10.69	84	14.44	10.57	73	16.98	10.35	81			
Closed-end, secured by junior liens .....	0.03	0.22	22	0.04	0.28	24	0.05	0.31	23	0.07	0.34	28			
Commercial real estate loans .....	23.22	22.22	48	26.09	22.23	52	28.50	21.58	60	26.30	19.88	58			
Construction and land development.....	5.16	3.40	75	6.73	3.44	81	7.42	3.51	86	7.21	3.25	88			
Multifamily.....	1.37	3.12	31	2.13	3.01	45	2.69	2.72	57	2.63	2.54	58			
Nonfarm nonresidential .....	16.69	14.72	54	17.23	14.69	57	18.39	14.44	61	16.46	13.30	61			
Real estate loans secured by farmland.....	0.43	0.33	70	0.42	0.36	69	0.41	0.41	68	0.54	0.32	76			

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	70.42	57.15	72	72.08	57.46	69	71.43	56.49	70	71.84	54.84	75			
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	32.18	19.43	87	29.69	20.75	80	23.91	21.10	58	27.94	21.45	72			
Real estate loans secured by 1–4 family.....	0.04	2.64	11	0.05	3.15	12	0.09	3.50	11	0.05	3.77	11			
Revolving .....	32.14	16.59	89	29.64	17.39	87	23.82	17.39	73	27.89	17.41	83			
Closed-end.....	37.54	34.63	51	41.71	33.52	61	46.85	32.14	73	43.03	29.99	69			
Commercial real estate loans .....	8.34	5.26	75	10.76	5.09	84	12.20	5.20	91	11.80	4.90	92			
Construction and land development.....	1.67	0.93	73	2.59	0.94	84	3.33	1.02	90	2.17	0.89	81			
1–4 family.....	6.67	4.19	77	8.17	4.02	84	8.87	4.05	89	9.63	3.90	96			
Other.....	2.22	4.96	29	3.40	4.69	45	4.42	4.10	63	4.31	3.84	68			
Multifamily.....	26.98	22.93	58	27.56	22.15	61	30.23	21.40	69	26.92	20.03	64			
Nonfarm nonresidential .....	12.14	7.68	76	12.94	7.72	81	13.95	8.03	84	12.84	7.58	81			
Owner-occupied.....	14.84	14.95	46	14.62	14.34	51	16.27	13.38	58	14.08	12.45	55			
Other.....	0.70	0.54	71	0.67	0.55	70	0.68	0.63	68	0.88	0.51	76			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Loans to depository institutions and acceptances of other banks.....	13.98	22.17	19	11.80	19.53	24	14.44	20.32	36	13.11	20.53	28			
Commercial and industrial loans .....	0.27	6.13	13	0.42	7.13	13	0.48	7.36	14	0.41	7.61	14			
Loans to individuals .....	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Credit card loans .....	0.23	0.32	67	0.32	0.37	71	0.55	0.46	74	0.52	0.33	77			
Other loans and leases.....	15.10	9.09	74	15.38	9.85	76	13.09	9.66	70	14.13	10.32	72			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	329.99	381.27	39	362.96	391.26	41	341.73	379.80	44	335.07	366.85	46			
Real estate loans secured by 1–4 family.....	150.78	125.03	63	149.52	138.18	55	114.37	137.84	39	130.32	138.55	46			
Revolving .....	0.18	17.42	11	0.24	21.26	12	0.41	23.33	12	0.23	25.05	11			
Closed-end.....	150.60	106.14	75	149.28	115.20	70	113.96	112.79	55	130.09	111.69	60			
Commercial real estate loans .....	175.93	234.65	35	210.06	229.44	45	224.13	219.72	50	200.66	204.45	49			
Construction and land development.....	39.10	35.62	60	54.18	34.95	72	58.37	35.36	74	55.04	32.91	74			
1–4 family.....	7.85	6.34	63	13.03	6.61	75	15.94	7.04	78	10.12	6.16	72			
Other.....	31.25	28.16	57	41.15	27.32	72	42.43	27.26	72	44.92	26.01	79			
Multifamily.....	10.39	32.74	22	17.12	31.04	39	21.15	27.85	47	20.09	25.95	47			
Nonfarm nonresidential .....	126.44	155.06	37	138.76	152.10	45	144.61	147.22	50	125.53	137.03	49			
Owner-occupied.....	56.88	52.37	57	65.16	53.07	62	66.75	54.89	62	59.89	51.62	62			
Other.....	69.56	100.54	34	73.60	97.41	41	77.86	91.80	45	65.64	84.09	44			
Real estate loans secured by farmland.....	3.28	3.44	68	3.37	3.60	67	3.23	4.02	67	4.09	3.31	73			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans .....	65.50	139.91	15	59.43	122.02	20	69.10	128.82	27	61.12	126.55	22			
Loans to individuals .....	1.28	37.47	12	2.12	43.51	12	2.31	42.67	14	1.89	44.83	15			
Credit card loans .....	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans.....	1.09	1.88	67	1.59	2.18	70	2.64	2.72	72	2.41	1.88	74			
Other loans and leases.....	70.74	49.54	69	77.47	52.44	70	62.63	51.79	62	65.89	52.78	63			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	26.28	27.32	47	29.87	26.45	53	33.54	24.79	70	30.93	23.09	68			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	123.14	183.76	32	150.43	178.57	41	160.48	167.93	48	144.25	156.17	48			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	180.02	240.85	34	215.59	236.10	45	227.22	225.98	49	204.13	210.40	49			

## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	8.59	11.17	46	3.80	7.63	44	6	7.80	60	6.66	8.69	59			
Liquid assets .....	22.91	26.22	45	17.41	22.44	45	19.41	22.72	52	18.72	24.04	44			
Investment securities .....	10.47	17.85	20	9.26	16.99	15	9.11	17.27	10	8.39	17.35	13			
Net loans and leases .....	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27	60.66	62.73	31			
Net loans, leases and standby letters of credit .....	61.52	62.48	41	62.73	64.84	33	61.02	65.07	26	60.84	63.89	30			
Core deposits .....	57.59	70.67	18	54.42	63.09	24	57.68	62.13	27	53.32	61.26	28			
Noncore funding .....	14.73	14.13	65	17.25	19.36	56	14.21	21.34	36	17.01	22.32	44			
Time deposits of \$250K or more .....	4.50	2.11	89	4.88	2.94	82	4.67	2.89	82	4.97	2.57	84			
Foreign deposits .....	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos .....	2.47	1.47	78	4.57	1.94	80	4.95	1.97	82	4.80	2.23	82			
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold) .....	1.99	0.54	84	4.18	0.48	95	4.49	0.54	94	3.40	0.73	89			
Commercial paper .....	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less .....	1.88	1.24	72	5.37	3.01	77	3.20	3.67	52	4.42	3.96	60			
Earning assets that reprice within 1 year .....	52.52	39.38	83	48.58	39.29	79	41.99	40.29	53	46.79	41.61	72			
Interest-bearing liabilities that reprice within 1 year .....	12.22	8.20	78	9.90	10.19	61	10.12	10.01	60	9	8.46	64			
Long-term debt that reprices within 1 year .....	0.40	0.47	71	0.18	0.96	55	0.20	1.34	54	0.21	1.58	55			
Net assets that reprice within 1 year .....	39.91	29.11	75	38.50	26.63	83	31.67	27.38	56	37.57	29.77	68			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36	15.28	17.03	48			
Net short-term noncore funding dependence .....	5.37	-4.76	83	14	3.38	82	8.35	4.66	57	9.38	4.83	57			
Short-term investment / Short-term noncore funding .....	69.56	184.19	20	27.67	77.77	36	51.16	66.46	53	51.20	74.86	51			
Liquid assets - short-term noncore funding / Nonliquid assets .....	13.70	28.18	31	4.46	16.97	28	9.53	16.04	44	7.02	18.16	38			
Net loans and leases / Total deposits .....	91.91	79.43	82	104.37	90.31	85	96.81	90.08	71	101.62	90.14	80			
Net loans and leases / Core deposits .....	105.89	88.34	82	114.17	103.93	75	104.72	105	55	113.76	105.65	72			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.70	1.57	40	0.14	0.72	32	-0.59	-0.82	42	-0.35	-0.31	34			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.24	4.31	11	0.78	1.36	39	-0.66	-1.98	83	-0.14	-0.77	69			
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.02			0		-0.03	-0.05	28	-0.03	-0.08	25				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	17.58	11.38	66	27.50	12.67	76	28.16	16.19	70	31.73	15.76	73			
Available-for-sale securities .....	82.41	87.23	34	71.07	85.40	23	70.26	81.88	29	68.27	84.24	26			
U.S. Treasury securities .....	0	4.72	16	0.72	6.15	43	1.72	6.99	50	2.20	6.96	50			
US agency securities (excluding mortgage-backed securities) .....	4.67	4.01	72	7.80	3.49	80	10	4.02	82	12.10	4.42	84			
Municipal securities .....	6.65	9.83	51	7.85	7.75	59	8.23	9.16	55	10.74	9.31	61			
Mortgage-backed securities .....	88.68	66.64	79	78.88	67.43	63	74.19	65.45	59	66.95	65.34	50			
Asset-backed securities .....	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities .....	0	3.01	9	3.33	2.94	71	4.28	2.79	73	6.12	2.57	82			
Mutual funds and equity securities .....	0.01	0.35	32	1.42	0.40	87	1.58	0.42	90	1.89	0.51	88			
Debt securities 1 year or less .....	14.76	10.55	75	6.40	11.86	40	12.28	11.91	66	19.46	11.79	78			
Debt securities 1 to 5 years .....	11.14	17.03	45	18.88	17.94	60	17.07	19.18	54	11.84	18.80	43			
Debt securities over 5 years .....	74.10	69.86	50	73.30	66.02	48	69.08	64.73	46	66.81	64.73	43			
Pledged securities .....	40.76	35.67	57	41.86	30.57	65	49.23	33.30	69	65.96	34.58	85			
Structured notes, fair value .....	0	0.02	42	0	0.03	42	1.16	0.04	95	1.30	0.03	95			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	152.62	183.32	57	-29.84	26.69	11	-7.77	6.77	31	-6.25	19.19	30			
Investment securities .....	26.31	23.62	65	12.71	11.75	63	11.14	9.42	67	18.06	8.45	78			
Core deposits .....	18.19	26.88	21	4.62	11.23	30	10.74	7.29	70	16.76	12.19	68			
Noncore funding .....	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12	-15.88	5.59	27			

BHC Name

City/State

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec) .....	1,894,641	2,127,767	2,378,504	1,931,950	
Commit: Secured commercial real estate loans .....	665,776	975,649	1,104,576	749,408	
Commit: Unsecured real estate loans .....	45,523	61,874	27,199	25,670	
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	
Securities underwriting .....	0	0	0	0	
Standby letters of credit .....	91,504	90,927	85,002	24,385	
Commercial and similar letters of credit .....	0	0	0	0	
Securities lent .....	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	6,258,479	7,067,198	4,034,677	5,054,998	
Written options contracts (interest rate) .....	4,948,054	4,292,672	3,068,097	3,704,122	
Purchased options contracts (interest rate) .....	108,000	169,700	179,200	144,637	
Interest rate swaps .....	209,404	65,012	15,104	25,971	
Futures and forward foreign exchange .....	0	0	0	0	
Written options contracts (foreign exchange) .....	0	0	0	0	
Purchased options contracts (foreign exchange) .....	0	0	0	0	
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	
Written options contracts (commodity and other) .....	0	0	0	0	
Purchased options contracts (commodity and other) .....	0	0	0	0	
Commodity and other swaps .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	11.18	22.01	12	14.02	23.52	19	17.38	24.05	33	14.45	24.03	22			
Standby letters of credit .....	0.54	0.71	52	0.60	0.84	51	0.62	0.92	47	0.18	0.96	15			
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent .....	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts .....	68.01	48.62	82	76.42	68.47	80	53.33	65.81	75	66.81	75.35	77			
Interest rate contracts .....	68.01	34.36	86	76.42	47.31	82	53.33	43.84	80	66.81	53.66	83			
Interest rate futures and forward contracts .....	36.94	6.21	89	46.58	10.67	88	29.49	11.40	87	37.82	13.82	86			
Written options contracts (interest rate) .....	29.20	2.18	93	28.29	2.47	92	22.42	2.16	93	27.71	2.60	92			
Purchased options contracts (interest rate) .....	0.64	1.46	66	1.12	2.65	68	1.31	2.32	68	1.08	2.37	65			
Interest rate swaps .....	1.24	20.83	13	0.43	28.86	11	0.11	26.74	7	0.19	25.60	8			
Foreign exchange contracts .....	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts .....	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange) .....	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps .....	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts .....	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts .....	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other) .....	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other) .....	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps .....	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	19.09	42.82	13	24.79	45.53	27	29.47	44.93	40	25.04	46.60	22			

## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	11,523,937	11,594,582	7,297,078	8,929,728	
Interest rate contracts .....	11,523,937	11,594,582	7,297,078	8,929,728	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards .....	6,258,479	7,067,198	4,034,677	5,054,998	
Written options .....	4,948,054	4,292,672	3,068,097	3,704,122	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	4,948,054	4,292,672	3,068,097	3,704,122	
Purchased options .....	108,000	169,700	179,200	144,637	
Exchange-traded .....	108,000	138,500	148,000	123,000	
Over-the-counter .....	0	31,200	31,200	21,637	
Swaps .....	209,404	65,012	15,104	25,971	
Held for trading .....	11,523,937	11,594,582	0	0	
Interest rate contracts .....	11,523,937	11,594,582	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Non-traded .....	0	0	7,297,078	8,929,728	
Interest rate contracts .....	0	0	7,297,078	8,929,728	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less) .....	6,458,482	6,222,910	3,905,780	5,134,106	
One year or less .....	6,290,828	6,168,996	3,868,251	5,094,226	
Over 1 year to 5 years .....	97,036	33,914	37,529	35,647	
Over 5 years .....	70,618	20,000	0	4,233	
Gross negative fair value (absolute value) .....	74,598	17,141	26,355	13,197	
Gross positive fair value .....	126,898	33,129	35,010	34,150	
Held for trading .....	126,898	33,129	0	0	
Non-traded .....	0	0	35,010	34,150	
Current credit exposure on risk-based capital derivative contracts .....	120	1,311	152	4,648	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	

## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts .....	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts .....	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards .....	54.31	14.05	93	60.95	13.49	94	55.29	12.78	91	56.61	13.23	91			
Written options .....	42.94	8.18	96	37.02	5.91	95	42.05	6.60	97	41.48	6.68	97			
Exchange-traded .....	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter .....	42.94	7.73	96	37.02	5.10	95	42.05	5.49	97	41.48	5.27	97			
Purchased options .....	0.94	3.42	49	1.46	4.42	54	2.46	4.19	57	1.62	4.73	46			
Exchange-traded .....	0.94	0.15	89	1.19	0.28	88	2.03	0.32	88	1.38	0.33	86			
Over-the-counter .....	0	2.86	21	0.27	3.35	46	0.43	3.20	52	0.24	3.32	43			
Swaps .....	1.82	68.76	7	0.56	69.75	5	0.21	70.34	4	0.29	68.94	4			
Held for trading .....	100	43.53	96	100	44.16	97	0	46.31	18	0	46.32	17			
Interest rate contracts .....	100	36.62	96	100	37.24	97	0	38.40	18	0	37.84	17			
Foreign exchange contracts .....	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts .....	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded .....	0	56.47	3	0	55.84	2	100	53.69	81	100	53.68	82			
Interest rate contracts .....	0	53.82	3	0	52.22	2	100	50.60	88	100	51.23	89			
Foreign exchange contracts .....	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts .....	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less) .....	56.04	91.48	9	53.67	93.86	8	53.53	94.47	5	57.49	95.63	6			
One year or less .....	54.59	32.05	75	53.21	32.17	70	53.01	32.51	72	57.05	31.96	77			
Over 1 year to 5 years .....	0.84	27.06	9	0.29	30.45	9	0.51	31.16	8	0.40	31.85	10			
Over 5 years .....	0.61	29.56	11	0.17	28.09	12	0	28.71	5	0.05	29.43	11			
Gross negative fair value (absolute value) .....	0.65	1.55	32	0.15	0.83	12	0.36	0.72	19	0.15	0.69	11			
Gross positive fair value .....	1.10	2.23	18	0.29	1.19	10	0.48	0.85	23	0.38	0.71	20			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.07	55	0.01	0.06	41	0.02	0.06	48	0.01	0.06	36			
Gross positive fair value (X) .....	0.06	0.09	51	0.02	0.07	38	0.02	0.06	55	0.02	0.06	58			
Held for trading (X) .....	0.06	0.07	64	0.02	0.06	52	0	0.05	19	0	0.05	18			
Non-traded (X) .....	0	0.02	4	0	0.01	5	0.02	0.01	85	0.02	0.01	87			
Current credit exposure (X) .....	0	0.06	10	0	0.05	15	0	0.04	11	0	0.04	26			
Credit losses on derivative contracts .....	0	0	43	0	0	45	0	0	47	0	0	48			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due .....	0	0	47	0	0	48	0	0	48	0	0	47			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.85	11	0.01	0.73	15	0	0.53	12	0.05	0.53	36			

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>										
Beginning balance .....		61,136		59,486		63,686		54,599		
Gross losses .....		24,040		8,489		13,777		7,350		
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		
Recoveries .....		2,895		2,933		4,489		2,166		
Net losses .....		21,145		5,556		9,288		5,184		
Provision for loan and lease losses .....		96,491		7,206		5,088		14,271		
Adjustments .....		12,562		0		0		0		
Ending balance .....		149,044		61,136		59,486		63,686		
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		
<b>Analysis Ratios</b>										
Provision for loan and lease losses / Average assets .....	BHC	0.59	Peer # 1	0.51	Pct	65	0.05	0.15	23	0.04
Provision for loan and lease losses / Average loans and leases .....	BHC	0.97	Peer # 1	0.82	Pct	68	0.08	0.24	27	0.06
Provision for loan and lease losses / Net loan and lease losses .....	BHC	456.33	Peer # 1	487.86	Pct	62	129.70	130.58	60	54.78
Allowance for loan and lease losses / Total loans and leases not held for sale .....	BHC	1.94	Peer # 1	1.58	Pct	75	0.83	0.83	50	0.86
Allowance for loan and lease losses / Total loans and leases .....	BHC	1.42	Peer # 1	1.55	Pct	44	0.64	0.81	35	0.71
Allowance for loan and lease losses / Net loans and leases losses (X) .....	BHC	7.05	Peer # 1	11.58	Pct	50	11	8.03	76	6.40
Allowance for loan and lease losses / Nonaccrual assets .....	BHC	191.13	Peer # 1	299.17	Pct	36	169.28	218.72	55	175.22
ALLL / 90+ days past due + nonaccrual loans and leases .....	BHC	46.34	Peer # 1	244.34	Pct	4	42.56	151.73	8	48.51
Gross loan and lease losses / Average loans and leases .....	BHC	0.24	Peer # 1	0.34	Pct	47	0.10	0.28	28	0.17
Recoveries / Average loans and leases .....	BHC	0.03	Peer # 1	0.07	Pct	24	0.03	0.08	31	0.06
Net losses / Average loans and leases .....	BHC	0.21	Peer # 1	0.27	Pct	53	0.06	0.21	29	0.12
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	BHC	0	Peer # 1	0	Pct	44	0	0	40	0
Recoveries / Prior year-end losses .....	BHC	34.10	Peer # 1	33.98	Pct	59	21.29	36.22	27	61.07
Earnings coverage of net loan and lease losses (X) .....	BHC	31.25	Peer # 1	22.91	Pct	75	55.35	24.40	87	17.86
<b>Net Loan and Lease Losses By Type</b>										
Real estate loans .....	BHC	0.06	Peer # 1	0.04	Pct	70	0.03	0.01	70	0.01
Real estate loans secured by 1-4 family .....	BHC	0.02	Peer # 1	0.01	Pct	69	0.03	0.01	73	0
Revolving .....	BHC	0	Peer # 1	0.01	Pct	54	18.93	0.02	99	0
Closed-end .....	BHC	0.02	Peer # 1	0	Pct	77	0	0	38	0
Commercial real estate loans .....	BHC	0.10	Peer # 1	0.07	Pct	72	0.03	0.01	73	0.02
Construction and land development .....	BHC	0	Peer # 1	0	Pct	59	0	-0.01	60	0
1-4 family .....	BHC	0	Peer # 1	0	Pct	59	0	0	55	0
Other .....	BHC	0	Peer # 1	0	Pct	57	0	-0.01	61	0
Multifamily .....	BHC	0	Peer # 1	0	Pct	58	0	0	56	0
Nonfarm nonresidential .....	BHC	0.14	Peer # 1	0.11	Pct	72	0.04	0.02	74	0.03
Owner-occupied .....	BHC	0	Peer # 1	0.02	Pct	10	0	0.01	59	0.03
Other .....	BHC	0.14	Peer # 1	0.08	Pct	79	0.04	0.01	85	0
Real estate loans secured by farmland .....	BHC	-0.01	Peer # 1	0.02	Pct	9	0.06	0.01	90	0
Commercial and industrial loans .....	BHC	1.10	Peer # 1	0.47	Pct	86	0.21	0.37	38	0.69
Loans to individuals .....	BHC	0.19	Peer # 1	1.13	Pct	13	1.15	1.17	59	0.07
Credit card loans .....	BHC	0	Peer # 1	0.19	Pct	35	-0.13	0.08	7	0.27
Agricultural loans .....	BHC	0	Peer # 1	0	Pct	0	0	0	0	0
Loans to foreign governments and institutions .....	BHC	0.03	Peer # 1	0.15	Pct	49	0.05	0.15	50	0
Other loans and leases .....	BHC	0.03	Peer # 1	0.15	Pct	49	0.05	0.15	50	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
<b>30+ Days Past Due and Nonaccrual Assets</b>														
30–89 days past due loans and leases .....	18,701		53,159		30,709		30,800							
90+ days past due loans and leases .....	243,630		107,524		88,683		98,242							
Nonaccrual loans and leases .....	77,980		36,116		33,950		45,627							
Total past due and nonaccrual loans and leases .....	340,311		196,799		153,342		174,669							
Restructured 30–89 days past due .....	0		699		800		891							
Restructured 90+ days past due .....	0		0		0		0							
Restructured nonaccrual .....	16,024		11,868		5,909		10,454							
Total restructured loans and leases .....	16,024		12,567		6,709		11,345							
30–89 days past due loans held for sale .....	4,963		16,291		4,616		2,249							
90+ days past due loans held for sale .....	44,800		42,875		83,053		24,031							
Nonaccrual loans held for sale .....	10,886		4,822		3,411		2,744							
Total past due and nonaccrual loans held for sale .....	60,649		63,988		91,080		29,024							
Restructured loans and leases in compliance .....	1,954		1,474		539		542							
Other real estate owned .....	21,289		18,202		27,578		40,627							
<b>Other Assets</b>														
30–89 days past due .....	0		0		0		0							
90+ days past due .....	0		0		0		0							
Nonaccrual .....	0		0		0		0							
Total other assets past due and nonaccrual .....	0		0		0		0							
<b>Percent of Loans and Leases</b>														
30–89 days past due loans and leases .....	0.18	0.39	24	0.56	0.43	74	0.37	0.44	43	0.38	0.47	43		
90+ days past due loans and leases .....	2.32	0.12	96	1.13	0.15	95	1.07	0.17	94	1.20	0.20	93		
Nonaccrual loans and leases .....	0.74	0.66	62	0.38	0.51	36	0.41	0.54	37	0.56	0.63	48		
90+ days past due and nonaccrual loans and leases .....	3.07	0.85	95	1.51	0.71	91	1.47	0.75	89	1.76	0.88	90		
30–89 days past due restructured .....	0	0.01	16	0.01	0.01	57	0.01	0.02	59	0.01	0.02	59		
90+ days past due restructured .....	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25		
Nonaccrual restructured .....	0.15	0.13	64	0.13	0.14	57	0.07	0.16	31	0.13	0.20	40		
30–89 days past due loans held for sale .....	0.05	0	95	0.17	0	98	0.06	0	94	0.03	0	91		
90+ days past due loans held for sale .....	0.43	0	97	0.45	0	99	1	0	99	0.29	0	96		
Nonaccrual loans held for sale .....	0.10	0.01	94	0.05	0	93	0.04	0	92	0.03	0	89		
<b>Percent of Loans and Leases and Other Assets</b>														
<b>30+ Days Past Due and Nonaccrual</b>														
30–89 days past due assets .....	0.18	0.40	24	0.56	0.43	74	0.37	0.44	43	0.38	0.47	43		
90+ days past due assets .....	2.32	0.12	96	1.13	0.15	95	1.07	0.18	94	1.20	0.20	93		
Nonaccrual assets .....	0.74	0.67	62	0.38	0.53	36	0.41	0.57	36	0.56	0.64	48		
30+ days past due and nonaccrual assets .....	3.25	1.29	91	2.07	1.19	86	1.84	1.26	82	2.14	1.39	81		
<b>Percent of Total Assets</b>														
90+ days past due and nonaccrual assets .....	1.90	0.52	95	0.95	0.44	90	0.90	0.48	86	1.08	0.54	89		
90+ days past due and nonaccrual assets + other real estate owned .....	2.02	0.55	95	1.07	0.48	90	1.10	0.52	90	1.38	0.59	94		
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>														
Total assets .....	0.60	0.60	55	0.37	0.53	32	0.46	0.60	40	0.66	0.72	42		
Allowance for loan and lease losses .....	67.91	66.66	58	92.40	115.41	43	105.68	118.28	48	137.69	129.01	61		
Equity capital + allowance for loan and lease losses .....	4.09	4.97	39	2.61	4.28	29	3.13	4.79	33	4.44	5.78	32		
Tier 1 capital + allowance for loan and lease losses .....	4.48	6.05	34	3	5.65	22	3.61	6.16	28	5	7.35	27		
Loans and leases + other real estate owned .....	0.96	0.97	55	0.59	0.85	35	0.75	0.96	37	1.07	1.15	44		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.21	0.39	32	0.66	0.38	83	0.46	0.42	65	0.44	0.44	56			
	90+ days past due .....		3.30	0.16	96	1.57	0.16	94	1.49	0.22	90	1.66	0.26	90			
	Nonaccrual.....		0.59	0.76	44	0.30	0.46	38	0.32	0.57	32	0.42	0.69	35			
Commercial and industrial	30–89 days past due .....		0.19	0.23	54	0.62	0.31	83	0.15	0.30	33	0.31	0.32	58			
	90+ days past due .....		0	0.03	16	0.02	0.05	51	0.03	0.05	60	0.06	0.05	71			
	Nonaccrual.....		2.17	0.75	94	1.35	0.83	77	1.24	0.76	78	1.86	0.93	87			
Individuals	30–89 days past due .....		0.47	0.83	30	1.17	0.83	69	0.92	0.84	54	0.66	0.97	35			
	90+ days past due .....		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		0.10	0.28	41	0.06	0.17	43	0.10	0.23	42	0.17	0.24	54			
Depository institution loans	30–89 days past due .....			0			0			0			0				
	90+ days past due .....			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due .....		0.71	0.17	88	0.58	0.24	79	0.36	0.17	78	1.55	0.17	96			
	90+ days past due .....		0	0	44	0	0	42	0	0	43	0.05	0	90			
	Nonaccrual.....		0.49	0.49	71	0.42	0.67	63	0	0.75	23	0	0.96	20			
Foreign governments	30–89 days past due .....			0			0.07			0.01			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due .....		0.01	0.18	41	0.01	0.20	34	0.06	0.17	47	0.06	0.20	50			
	90+ days past due .....		0	0.01	70	0	0.01	62	0	0.01	67	0	0.02	25			
	Nonaccrual.....		0.14	0.15	65	0	0.13	15	0	0.14	17	0.09	0.10	61			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Past Due and Nonaccrual Loans and Leases—Continued**

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.38	0.65	32	1.08	0.67	81	0.96	0.71	73	0.90	0.74	66			
	90+ days past due .....	7.22	0.33	96	3.78	0.31	92	4.43	0.46	93	4.02	0.49	92			
	Nonaccrual .....	0.96	0.89	63	0.43	0.73	33	0.52	0.86	35	0.41	0.97	28			
Revolving	30–89 days past due .....	0	0.48	5	0	0.45	5	15.03	0.50	99	0	0.61	3			
	90+ days past due .....	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual .....	6.49	1.13	91	6.08	1	95	4.49	1.17	91	10.34	1.17	96			
Closed-end	30–89 days past due .....	0.38	0.65	34	1.08	0.70	77	0.91	0.75	68	0.90	0.79	64			
	90+ days past due .....	7.23	0.38	96	3.79	0.35	92	4.44	0.53	92	4.03	0.57	90			
Junior lien	Nonaccrual .....	0.95	0.87	63	0.42	0.70	38	0.51	0.84	35	0.40	0.96	29			
	30–89 days past due .....	0	0.02	26	0	0.02	9	0	0.03	21	0.01	0.03	29			
	90+ days past due .....	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual .....	0	0.04	14	0	0.04	19	0.01	0.06	25	0.01	0.07	25			
Commercial real estate	30–89 days past due .....	0.06	0.26	30	0.36	0.18	82	0.22	0.17	67	0.16	0.18	50			
	90+ days past due .....	0	0.02	23	0.02	0.03	66	0.01	0.03	52	0.17	0.04	88			
	Nonaccrual .....	0.28	0.62	27	0.21	0.23	57	0.22	0.28	48	0.43	0.34	67			
Construction and development	30–89 days past due .....	0	0.28	25	0.92	0.28	88	0.08	0.21	41	0.14	0.23	48			
	90+ days past due .....	0	0.01	35	0	0.02	33	0	0.02	65	0	0.03	26			
1–4 family	Nonaccrual .....	0.06	0.41	38	0.13	0.20	61	0.32	0.19	76	0.07	0.24	36			
	30–89 days past due .....	0	0.03	28	0.17	0.06	83	0.08	0.06	70	0.03	0.07	61			
	90+ days past due .....	0	0	42	0	0	41	0	0	88	0	0	40			
Other	Nonaccrual .....	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
	30–89 days past due .....	0	0.22	30	0.75	0.20	88	0	0.13	30	0.11	0.13	59			
	90+ days past due .....	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual .....	0.06	0.35	45	0.13	0.17	66	0.32	0.15	78	0.07	0.18	42			
Multifamily	30–89 days past due .....	0	0.09	22	0.02	0.08	54	0.07	0.10	64	0	0.07	21			
	90+ days past due .....	0	0	45	0	0	41	0	0.01	39	0.02	0.01	79			
	Nonaccrual .....	0.03	0.11	50	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30–89 days past due .....	0.09	0.23	42	0.18	0.14	66	0.30	0.17	78	0.19	0.17	55			
	90+ days past due .....	0	0.02	26	0.03	0.03	69	0.01	0.03	57	0.26	0.04	91			
Owner Occupied	Nonaccrual .....	0.37	0.80	30	0.27	0.28	57	0.21	0.30	44	0.66	0.38	79			
	30–89 days past due .....	0.02	0.07	38	0.07	0.07	60	0.25	0.09	91	0.11	0.07	68			
	90+ days past due .....	0	0	33	0.03	0.01	80	0.01	0.01	64	0.25	0.02	97			
Other	Nonaccrual .....	0.31	0.27	59	0.13	0.16	52	0.16	0.17	58	0.66	0.21	90			
	30–89 days past due .....	0.07	0.14	55	0.11	0.07	73	0.05	0.07	55	0.08	0.09	58			
	90+ days past due .....	0	0.01	33	0	0.01	30	0	0.01	64	0.01	0.02	60			
	Nonaccrual .....	0.06	0.44	20	0.15	0.10	70	0.05	0.13	43	0	0.14	8			
Farmland	30–89 days past due .....	0	0.11	30	1.27	0.23	91	0	0.25	23	0	0.27	22			
	90+ days past due .....	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual .....	0.87	1.13	60	0.23	0.84	46	0	1.23	19	0	1.07	21			
Credit card	30–89 days past due .....		0.95			1.19			1.22			1.08				
	90+ days past due .....		0.63			0.78			0.73			0.75				
	Nonaccrual .....		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

**Regulatory Capital Components and Ratios**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,319,384	1,446,760	1,491,360	1,527,930											
Retained earnings .....	1,010,634	644,860	466,737	384,545											
Accumulated other comprehensive income (AOCI) .....	17,763	11,419	-8,627	-394											
Common equity tier 1 minority interest .....	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	2,347,781	2,103,039	1,949,470	1,912,081											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	283,438	315,240	323,119	273,466											
Accumulated other comprehensive income-related adjustments .....	17,763	11,419	-8,627	-394											
Other deductions from common equity tier 1 capital .....	0	0	0	0											
Subtotal: .....	2,046,580	1,776,380	1,634,978	1,639,009											
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0											
Common equity tier 1 capital .....	2,046,580	1,776,380	1,634,978	1,639,009											
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	65,000	65,000	65,000	65,000											
Non-qualifying capital instruments .....	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0											
Additional tier 1 capital before deductions .....	65,000	65,000	65,000	65,000											
Less: Additional tier 1 capital deductions .....	0	18,411	19,614	15,651											
Additional tier 1 capital .....	65,000	46,589	45,386	49,349											
<b>Tier 1 Capital</b> .....	2,111,580	1,822,969	1,680,364	1,688,358											
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	200,000	0	0	0											
Non-qualifying capital instruments .....	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital .....	134,853	63,212	61,852	65,618											
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....				0											
Tier 2 capital before deductions .....	334,853	63,212	61,852	65,618											
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	36,749	18,411	19,614	15,651											
Tier 2 capital .....	298,104	44,801	42,238	49,967											
Exited advanced approach tier 2 capital .....															
Total capital .....	2,409,684	1,867,770	1,722,602	1,738,325											
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,968,000	14,658,902	13,730,920	13,323,684											
Less: Deductions from common equity tier 1 capital .....	283,438	315,240	323,119	273,466											
Less: Other deductions .....	-23,842	0	0	0											
Total assets for leverage ratio .....	16,708,404	14,343,662	13,407,801	13,050,218											
Total risk-weighted assets .....	10,788,221	10,639,668	9,858,775	9,255,733											
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A .....	18.97	12.35	94	16.69	12.11	91	16.58	12.09	89	17.71	12.16	93			
Common equity tier 1 capital, column B .....	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A .....	19.57	13.08	94	17.13	12.78	89	17.04	12.85	89	18.24	12.95	90			
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A .....	22.34	15.23	96	17.55	14.36	85	17.47	14.45	84	18.78	14.63	89			
Total capital, column B .....	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage .....	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94	12.94	9.53	94			
Supplementary leverage ratio, advanced approaches HCs .....		8.72			7.41			7.31			6.58				

BHC Name

City/State

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
	1-Year	5-Year					
<b>Insurance Activities</b>							
Total insurance underwriting assets.....	0	241,068	234,081	274,507		-100.00	-100.00
Total property and casualty assets.....	0	241,068	234,081	274,507		-100.00	-100.00
Reinsurance recoverables (P/C).....				13,058			
Total life and health assets.....	0	0	0	0			
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0			
Total insurance underwriting equity.....	0	99,212	105,412	128,303		-100.00	-100.00
Total property and casualty equity.....	0	99,212	105,412	128,303		-100.00	-100.00
Total life and health equity.....	0	0	0	0			
Total insurance underwriting net income .....	1,585	12,641	3,914	-1,897		-87.46	-84.13
Total property and casualty .....	1,585	12,641	3,914	-1,897		-87.46	-84.13
Total life and health .....	0	0	0	0			
Claims and claims adjusted expense reserves (P/C).....	0	20,684	20,552	30,213		-100.00	-100.00
Unearned premiums (P/C) .....	0	67,913	69,083	72,182		-100.00	-100.00
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0			
Separate account liabilities (L/H).....	0	0	0	0			
Insurance activities revenue.....	0	140,872	145,412	151,119		-100.00	-100.00
Other insurance activities income .....	0	8,588	8,661	8,821		-100.00	-100.00
Insurance and reinsurance underwriting income .....	0	132,284	136,751	142,298		-100.00	-100.00
Premiums .....	0	132,284	136,751	142,298		-100.00	-100.00
Credit related insurance underwriting.....	0	0	0	0			
Other insurance underwriting.....	0	132,284	136,751	142,298		-100.00	-100.00
Insurance benefits, losses, expenses .....	0	124,935	136,727	155,180		-100.00	-100.00
Net assets of insurance underwriting subsidiaries.....	0	0	0	0			
Life insurance assets.....	26,805	26,216	26,491	25,841		2.25	9.21

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets.....	0	0	39	1.59	0.01	96	1.71	0.01	96	2.05	0.01	96			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.67		100	51.47	79	100	56.12	78	100	52.23	81				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.33		0	48.53	20	0	43.88	21	0	47.77	18				
Separate account assets (L/H) / Total life assets .....	11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income .....	0	0.41	11	8.54	0.47	96	9.91	0.47	96	9.28	0.55	96			
Premium income / Insurance activities revenue .....	2.84		93.90	7.32	93	94.04	4.86	96	94.16	4.64	95				
Credit related premium income / Total premium income .....	38.23		0	34.91	29	0	44.54	25	0	43.04	25				
Other premium income / Total premium income .....	61.77		100	65.09	70	100	55.46	75	100	56.96	74				
Insurance underwriting net income / Consolidated net income .....	0.35	0.03	92	5.61	0.08	96	3.22	0.08	95	-1.43	0.04	0			
Insurance net income (P/C) / Equity (P/C).....	15.59		12.74	19.86	57	3.71	15.64	43	-1.48	5.74	13				
Insurance net income (L/H) / Equity (L/H) .....	3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums .....	447.82		94.44	233.61	59	99.98	160.49	57	109.05	127.33	70				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07		0	0.15	42	0	0.17	43	4.76	0.48	95				
Reinsurance recovery (L/H) / Total assets (L/H).....	0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	42	0	42	0	0	41				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	1.19	11.03	13	1.39	11.51	15	1.52	10.22	18	1.47	9.84	21			
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0		0		0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases .....	9,385	7,453	5,242	5,046	
Real estate loans.....	3,981	3,666	901	2,085	
Commercial and industrial loans .....	5,404	3,787	4,341	2,961	
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities .....	0	0	0	0	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	9,385	7,453	5,242	5,046	
<b>Total foreign deposits</b> .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		5.18			27.03			27.29			67.99				
Commercial and industrial loans .....		0.64			0.29			1.53			2.12				
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....	25.92	-2.40	82	42.18	22.48	83	3.88	7.24	45	-51.76	21.19	7			
Total selected assets.....	25.92	2.04	78	42.18	12.40	85	3.88	3.24	53	-51.76	21.86	5			
Deposits .....		3.46			10.36			5			-0.77				

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		14,643,623	4,948,441	5,086,461	4,762,240		195.92	190.07
1–4 family residential loans .....		14,643,623	4,948,441	5,086,461	4,762,240		195.92	190.07
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		86.42	32.61	37.17		35.63		
1–4 family residential loans .....		86.42	32.61	37.17		35.63		
Home equity lines .....		0	0	0		0		
Credit card receivables.....		0	0	0		0		
Auto loans.....		0	0	0		0		
Commercial and Industrial loans .....		0	0	0		0		
All other loans and leases.....		0	0	0		0		
Asset-backed commercial paper conduits.....		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		
Liquidity commitments provided to conduit structures .....		0	0	0		0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		71.69	53.76	52.72		54.44		
Home equity lines .....		0.02	0.03	0.05		0.03		
Credit card receivables.....		0	0	0		0		
Auto loans and other consumer loans.....		0.09	0.20	0.20		0.19		
Commercial and industrial loans .....		5.83	7.76	8.97		8.28		
All other loans and leases.....		22.37	38.25	38.07		37.05		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016			
						Percent Change		
						1-Year	5-Year	
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....	0	0	0	0				
1–4 family residential loans.....	0	0	0	0				
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0				
Seller's interest carried as securities and loans .....	0	0	0	0				
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....	0	0	0	0				
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0				
Dollar Amount in Thousands		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	272,823	237,553	69,756	194,592		14.85	137.60	
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans .....	0	0	0	0				
Commercial and industrial loans .....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total 30–89 days past due securitized assets.....	272,823	237,553	69,756	194,592		14.85	137.60	
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	296,922	71,013	37,138	73,548		318.12	614.24	
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans .....	0	0	0	0				
Commercial and industrial loans .....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total 90+ days past due securitized assets .....	296,922	71,013	37,138	73,548		318.12	614.24	
Total past due securitized assets.....	569,745	308,566	106,894	268,140		84.64	264.30	
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0				
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans .....	0	0	0	0				
Commercial and industrial loans .....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total net losses on securitized assets.....	0	0	0	0				

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.86	4.80	1.37	4.09	
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	1.86	4.80	1.37	4.09	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2.03	1.44	0.73	1.54	
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	2.03	1.44	0.73	1.54	
Total past due securitized assets percent of securitized assets .....	3.89	6.24	2.10	5.63	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.59	3.45	1.24	3.05	
Home equity lines .....	0	0	15.03	0	
Credit card receivables .....					
Commercial and industrial loans .....	0.19	0.62	0.15	0.31	
All other loans and leases .....	0.05	0.28	0.19	0.14	
Total managed loans past due 30–89 days .....	1.16	2.01	0.75	1.74	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	3	2.29	1.77	2.35	
Home equity lines .....	0	0	0	0	
Credit card receivables .....					
Commercial and industrial loans .....	0	0.02	0.03	0.06	
All other loans and leases .....	0	0.02	0.01	0.12	
Total managed loans past due 90+ days .....	2.15	1.24	0.94	1.33	
<b>Total Past Due Managed Assets .....</b>	<b>3.31</b>	<b>3.25</b>	<b>1.69</b>	<b>3.07</b>	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines .....	0	18.93	0	0	
Credit card receivables .....					
Commercial and industrial loans .....	1.10	0.21	0.69	0.41	
All other loans and leases .....	0.08	0.04	0.02	0.01	
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.08</b>	<b>0.04</b>	<b>0.07</b>	<b>0.04</b>	

**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	40,879	38,350	26,510	16,200		6.59	35758.77
Dividends .....	0	0	0	0			
Interest .....	419	74	47	222		466.22	267.54
Management and service fees .....	40,460	38,276	26,463	15,978		5.71	
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	75,210	59,906	52,334	48,989		25.55	24970.00
Dividends .....	56,150	36,950	37,500	41,500		51.96	
Interest .....	2,538	4,719	1,815	0		-46.22	746.00
Management and service fees .....	16,522	18,237	13,019	7,489		-9.40	
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	151,000	136,000	45,000	53,000		11.03	
Dividends .....	151,000	136,000	45,000	53,000		11.03	
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	267,089	234,256	123,844	118,189		14.02	64414.25
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	5,858	29	32	11,765		20100.00	-92.80
Total operating income .....	272,947	234,285	123,876	129,954		16.50	233.95
<b>Operating Expenses</b>							
Personnel expenses .....	76,365	69,462	42,054	33,669		9.94	624.73
Interest expense .....	9,690	1,803	1,817	1,841		437.44	628.57
Other expenses .....	38,783	37,856	34,098	24,007		2.45	81.32
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	124,838	109,121	77,969	59,517		14.40	275.38
Income (loss) before taxes .....	148,109	125,164	45,907	70,437		18.33	205.52
Applicable income taxes (credit) .....	-12,316	-10,781	-6,807	-13,217			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	197,236	135,945	52,714	83,654		45.09	239.83
Equity in undistributed income of subsidiaries .....	250,600	89,346	68,727	48,890		180.48	63.86
Bank subsidiaries .....	0	0	0	0			
Nonbank subsidiaries .....	34,077	46,598	-6,554	-7,794		-26.87	174.86
Subsidiary holding companies .....	216,523	42,748	75,281	56,684		406.51	54.07
Net income (loss) .....	447,836	225,291	121,441	132,544		98.78	112.27
<b>Memoranda</b>							
Bank net income .....	0	0	0	0			
Nonbank net income .....	90,227	83,548	30,946	33,706		7.99	627.75
Subsidiary holding companies' net income .....	367,523	178,748	120,281	109,684		105.61	161.52

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
<b>Assets</b>													
Investment in bank subsidiaries .....		1,141	0.04	2,880	0.13	1,861	0.09	0	0	0	0	-60.38	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0		
Other receivables .....		1,141	0.04	2,880	0.13	1,861	0.09	0	0	0	0	-60.38	
Investment in nonbank subsidiaries .....		526,660	19.24	634,183	27.56	619,350	28.75	611,256	28.75	603,630	28.75	-16.95	-6.82
Common and preferred stock .....		482,256	17.61	559,201	24.30	508,327	23.60	603,630	28.75	603,630	28.75	-13.76	-11.59
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		42,000	1.53	69,401	3.02	108,902	5.06	0	0	0	0	-39.48	600.00
Other receivables .....		2,404	0.09	5,581	0.24	2,121	0.10	7,626	0.10	0	0	-56.93	-82.49
Investment in subsidiary holding companies .....		1,765,246	64.47	1,489,222	64.71	1,419,323	65.88	1,343,096	65.88	1,227,200	65.88	18.53	39.35
Common and preferred stock .....		1,615,313	59	1,365,210	59.32	1,301,498	60.41	1,227,200	65.88	1,227,200	65.88	18.32	40.11
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		113,259	4.14	113,131	4.92	113,009	5.25	112,893	5.25	0	0	0.11	0.51
Other receivables .....		36,674	1.34	10,881	0.47	4,816	0.22	3,003	0.22	0	0	237.05	2946.01
<b>Assets Excluding Investment in Subsidiaries</b>													
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		374,807	13.69	101,882	4.43	35,115	1.63	88,059	1.63	0	0	267.88	1613.95
Cash and due from unrelated depository institution .....		0	0	3,750	0.16	8,732	0.41	8,705	0.41	0	0	-100.00	-100.00
Premises, furnishings, fixtures and equipment .....		53,300	1.95	57,905	2.52	47,218	2.19	19,105	2.19	0	0	-7.95	730.48
Intangible assets .....		0	0	0	0	0	0	1,121	0	0	0		
Other assets .....		16,827	0.61	11,478	0.50	22,720	1.05	35,636	1.05	0	0	46.60	-14.65
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0		
Total assets .....		2,737,981	100.00	2,301,300	100.00	2,154,319	100.00	2,106,978	100.00	0	0	18.98	43.07
<b>Liabilities and Capital</b>													
Deposits .....		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	167	0.01	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year .....		171,306	6.26	176,452	7.67	148,608	6.90	148,455	6.90	0	0	-2.92	15.61
Subordinated notes and debentures .....		196,815	7.19	0	0	0	0	0	0	0	0		
Other liabilities .....		29,463	1.08	21,350	0.93	48,979	2.27	18,713	2.27	0	0	38.00	107.35
Balance due to subsidiaries and related institutions .....		16,458	0.60	292	0.01	7,262	0.34	27,729	0.34	0	0	5536.30	14.65
Total liabilities .....		414,042	15.12	198,261	8.62	204,849	9.51	194,897	9.51	0	0	108.84	134.27
Equity Capital .....		2,323,939	84.88	2,103,039	91.38	1,949,470	90.49	1,912,081	90.49	0	0	10.50	33.79
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	0		
Common stock .....		822	0.03	906	0.04	936	0.04	960	0.04	0	0	-9.27	-16.89
Common surplus .....		1,317,929	48.14	1,445,233	62.80	1,489,816	69.15	1,526,369	69.15	0	0	-8.81	-16.44
Retained earnings .....		986,792	36.04	644,860	28.02	466,737	21.67	384,545	21.67	0	0	53.02	534.69
Accumulated other comprehensive income .....		17,763	0.65	11,419	0.50	-8,627	-0.40	-394	-0.40	0	0	55.56	575.66
Other equity capital components .....		633	0.02	621	0.03	608	0.03	601	0.03	0	0	1.93	7.11
Total liabilities and equity capital .....		2,737,981	100.00	2,301,300	100.00	2,154,319	100.00	2,106,978	100.00	0	0	18.98	43.07
<b>Memoranda</b>													
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	20.22	7.29	98	11.21	9.68	71	6.29	10.40	11	7.01	7.61	44			
Bank net income / Average equity investment in banks .....		7.45			10.51			11.19			8.74				
Nonbank net income / Average equity investment in nonbanks .....	17.46	9.75	77	15.97	7.89	75	5.44	7.10	51	5.57	4.73	56			
Subsidiary HCs net income / Average equity investment in sub HCs .....	24.56	7.01	95	13.33	8.55	78	9.55	8.78	48	9.12	6.82	64			
Bank net income / Parent net income .....	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7			
Nonbank net income / Parent net income .....	20.15	3.59	91	37.08	5.93	91	25.48	3.78	91	25.43	7.76	88			
Subsidiary holding companies' net income / Parent net income .....	82.07	68.34	50	79.34	74	46	99.04	72.48	61	82.75	82.97	36			
<b>Leverage</b>															
Total liabilities / Equity capital .....	17.82	20.06	68	9.43	20.43	42	10.51	20.88	47	10.19	19.94	45			
Total debt / Equity capital .....	15.84	14.41	70	8.40	14.31	56	7.62	14.69	53	7.76	13.95	54			
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.84	16.67	65	8.40	16.36	46	7.62	17.10	37	7.76	16.10	43			
Total debt + Loans guaranteed for affiliate / Equity capital .....	15.84	14.68	70	8.40	14.56	55	7.62	15.14	52	7.76	14.35	54			
Total debt / Equity capital – excess over fair value .....	15.84	14.52	69	8.40	14.51	56	7.62	14.81	53	7.76	14.10	52			
Long-term debt / Equity capital .....	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54	7.76	12.69	54			
Short-term debt / Equity capital .....	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital .....	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt .....	68.48	34.67	80	44.13	28.44	65	58.62	28.63	76	57.58	26.93	78			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9	95.75	102.10	17			
Total investment in subs / Equity capital .....	98.67	110.16	14	101.11	111.07	32	104.67	112.48	45	102.21	111.30	37			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.51	0.47	15	-0.79	0.36	8	-1.15	0.35	5	-0.61	0.52	16			
Equity investment in subs – equity cap / Net income-div (X) .....		1.82			1.22			1.22			2.64				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	202.07	136.59	82	196.49	177.68	62	142.87	162.34	47	191.69	141.81	76			
Cash from ops + noncash items + op expense / Op expense + dividend .....	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44	119.46	148.20	41			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	291.85	134.08	92	164.39	116.34	85	67.45	103.19	17	92.44	92.33	39			
Pretax operating income + interest expense / Interest expense .....	1,628.47	2,016.32	64	7,041.99	1,968.54	89	2,626.53	2,898.75	77	3,926.02	1,909.25	82			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,628.47	1,539.23	74	7,041.99	1,632.83	92	2,626.53	1,369.37	83	3,926.02	1,547.94	85			
Dividends + interest from subsidiaries / Interest expense + dividends .....	49.72	150.43	95	565.52	210.80	93	295.85	188.90	83	379.18	172.51	93			
Fees + other income from subsidiaries / Salary + other expenses .....	49.49	13.95	82	52.66	16.52	80	51.85	16.08	83	40.69	16.39	78			
Net income / Current part of long-term debt + preferred dividends (X) .....		35.64			57.11			33.93			24.63				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	14.14	3.85	90	4.81	2.64	71	2.39	2.61	52	4.74	3.24	66			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.10			0.04			0.24			0.10				
Nonaccrual .....		1.03			0.54			6.54			7.38				
Total .....		1.13			0.58			6.78			7.48				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries .....	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49			
Total .....	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	19.40	2.66	88	24.89	5.62	87	25.74	5.50	88	27.70	5.68	88			
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets .....	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	16.49	81.10	8	21.79	57.84	16	50.65	57.26	52	27.66	68.72	17			
Dividends declared / Net income .....	7.26	42.29	13	13.15	33.08	17	21.98	27.33	30	17.46	31.29	24			
Net income – dividends / Average equity.....	18.75	4.14	98	9.73	6.46	88	4.91	7.33	21	5.78	5.03	58			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries .....	172.64	3.41	99	124.72	7.53	94	140.46	7.13	95	179.34	12.57	93			
Dividends from subsidiary holding companies.....	464.27	4.85	97	459.04	21.40	96	168.55	16.86	90	229.04	18.99	94			
Dividends from all subsidiaries .....	636.91	174.85	94	583.76	260.40	89	309.01	215.26	78	408.38	196.35	89			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		60.28			66.55			60.71			59				
Interest income from bank subsidiaries.....		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries .....		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries.....		0			0			0			0.01				
Operating income from bank subsidiaries .....		62.88			69.36			63.43			62.82				
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	62.23	56.39	54	44.23	82.95	47	121.18	51.40	86	123.12	102.35	78			
Interest income from nonbank subsidiaries.....	2.81	7.38	71	5.65	20.25	63	5.87	18.56	60	0	8.11	24			
Management and service fees from nonbank subsidiaries .....	18.31	0.86	96	21.83	1.92	90	42.07	2.96	91	22.22	0.85	94			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries .....	83.36	79.84	53	71.70	150.41	39	169.11	99.33	77	145.34	165.35	68			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	41.09	43.51	47	76.08	61.23	42	37.41	48.56	38	48.32	59.89	43			
Interest income from subsidiary holding companies .....	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34			
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies .....	41.09	55.20	38	76.08	76.49	38	37.41	61.19	34	48.32	64.33	43			
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	0.15	0.63	63	0.03	0.80	46	0.04	0.92	49	0.17	0.94	56			
Management and service fees from bank subsidiaries .....	14.82	1.87	89	16.34	1.81	91	21.36	2.01	93	12.30	2.17	86			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries .....	14.98	82.20	15	16.37	78.80	20	21.40	74.20	20	12.47	69.23	22			
Dividends from nonbank subsidiaries .....	20.57	1.95	93	15.77	2.65	88	30.27	2.57	94	31.93	2.65	95			
Interest income from nonbank subsidiaries.....	0.93	0.73	85	2.01	1.19	86	1.47	2.32	82	0	2.79	27			
Management and service fees from nonbank subsidiaries .....	6.05	0.02	97	7.78	0.06	98	10.51	0.03	99	5.76	0.07	97			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries .....	27.55	4.70	91	25.57	7.29	86	42.25	7.64	88	37.70	9.99	86			
Dividends from subsidiary holding companies.....	55.32	2.53	93	58.05	4.52	90	36.33	5.15	90	40.78	5.49	88			
Interest income from subsidiary holding companies .....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies .....	55.32	4.56	91	58.05	6.08	89	36.33	6.79	88	40.78	6.46	87			
Loans and advances from subsidiaries / Short term debt.....		135.13		0	83.37	12		87.87			83.68				
Loans and advances from subsidiaries / Total debt .....	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14			